

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Canceled)

2. (Currently amended) A method for facilitating communication in an insurance-underwriting process, the method comprising:
providing a plurality of participants access to a central data repository via a web-based computer system for storing and organizing data related to the insurance-underwriting process;
storing and organizing data related to the insurance-underwriting process in the central data repository at the web-based system;
enabling, by the web-based computer system, collaboration among at least two participants of said participants from the plurality of participants via the Internet using the web-based computer system, the web-based computer system comprising a web-based portal providing each participant access to one or more of a plurality of web-based applications hosted by one or more application server computer systems based on one or more attributes associated with the participant, each of the plurality of web-based applications employing a consistent desktop visual metaphor having at least a business module menu portion, an active business module tool portion, and a toolbar a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views and comprising logic for performing at least one corresponding post-application insurance underwriting function;
sharing, by the web-based computer system, the at least a portion of said data among the plurality of participants;[[,]]

23 making a determination of, by the web-based computer system, based on a role
24 associated with at least one said at least two participants, at least one of said tools available to
25 said at least one of said at least two participants and said data available to said at least one of said
26 at least two participants; and

27 generating, with one or more processors associated with the web-based computer
28 system, information configured for displaying the desktop visual metaphor associated with a
29 selected web-based application in the plurality of web-based applications to a participant
30 accessing the web-based portable from a client device based on a role associated with the at least
31 one of said at least two participants, the desktop visual metaphor associated with the selected
32 web-based application including:

33 a toolbar configured with one or more visual representations for each of
34 one or more of a plurality of business modules associated with the selected web-based
35 application that are accessible to the participant based on the role associated with the at least one
36 of said at least two participants, each of the plurality of business modules having a plurality of
37 business logic tools,

38 a business module menu portion configured with one or more menu items
39 for each of one or more of the plurality of business logic tools associated with a selected business
40 module in the plurality of business modules that are accessible to the participant based on the
41 role associated with the at least one of said at least two participants, each of the plurality of
42 business logic tools having a plurality of views configured for displaying data stored in the
43 central data repository, and

44 an active business module tool portion configured with one or more of the
45 plurality of views associated with an active business module tool in the plurality of business
46 module tools that is accessible to the participant based on the role associated with the at least one
47 of said at least two participants; and

48 ~~restricting, by the web-based computer system, based on said determination, at~~
49 ~~least said plurality of business logic tools and a portion of said data to said at least one of said at~~
50 ~~least two participants.~~

1 3. (Previously presented) The method of claim 2, wherein said at least one
2 of said two participants is selected from the group consisting of: insurance carriers, insurance
3 agencies, insurance agents, and service providers.

1 4. (Previously presented) The method of claim 2, wherein said at least one
2 of said two participants is selected from the group consisting of: agents and case managers.

1 5. (Currently amended) The method of claim 2, wherein the ~~plurality of~~
2 ~~applications are adapted to employ a desktop visual metaphor for accessing the plurality of~~
3 ~~modules, said desktop visual metaphor associated with the selected web-based application~~
4 includes[[ing]] at least one selectable icon operable to activate at least one corresponding
5 business module.

1 6. (Currently amended) The method of claim 2, wherein the plurality of
2 business modules are adapted to allow the plurality of web-based applications to be scalable.

7. (Canceled)

1 8. (Currently amended) The method of claim 2, wherein each of the plurality
2 of web-based applications modules comprises:
3 a user profile module for managing profiles of users of the web-based application;
4 a general administration module for handling administrative tasks pertaining to
5 the web-based application; and
6 a business module for accomplishing tasks related to insurance underwriting or
7 management.

1 9. (Currently amended) The method of claim 2, wherein the plurality of
2 business logic tools of each of the plurality of business modules of each of the plurality of web-
3 based applications comprises at least one generic tool and at least one entity-specific tool.

1 10. (Previously presented) The method of claim 9, wherein the at least one
2 generic tool is adapted to operate in more than one module with similar functionality.

1 11. (Previously presented) The method of claim 2, wherein the plurality of
2 views comprises:

3 a summary view;

4 a list view; and

5 a detail view.

1 12. (Currently amended) The method of claim 2, wherein the ~~multi-layer,~~
2 ~~modular architecture~~ web-based portal is adapted to allow development of new applications,
3 modules, tools, or views.

13-14. (Canceled)

1 15. (Previously presented) The method of claim 2, wherein the step of sharing
2 the data further comprises encrypting the data using a secure encryption technology.

1 16. (Currently amended) The method of claim 2, wherein said providing
2 includes deploying the web-based ~~system on a portal~~ on a computer system hosted by a third
3 party.

1 17. (Currently amended) The method of claim 2, wherein the web-based
2 portal system is deployed on a framework for a plurality of applications.

1 18. (Currently amended) A system for facilitating communication among a
2 plurality of participants in an insurance-underwriting process, the system comprising:
3 one or more database server computer systems configured to provide a central
4 data repository ~~a storage component~~ for storing and organizing data related to the insurance-
5 underwriting process; [[and]]

one or more application server computer system configured to provide a plurality of web-based applications hosted by the one or more application server computer systems, each of the plurality of web-based applications employing a consistent desktop visual metaphor having at least a business module menu portion, an active business module tool portion, and a toolbar; and

a server in communication with the storage component, the server being one or more web-server computer systems configured to provide a web-based portal to the participants in the insurance-underwriting process, the web-based portal providing each participant access to one or more of the plurality of web-based applications based on one or more attributes associated with the participant;[:]]

wherein the one or more web server computer systems are further configured to generate information configured for displaying the desktop visual metaphor associated with a selected web-based application in the plurality of web-based applications to a participant accessing the web-based portable from a client device based on one or more attributes associated with the participant, the desktop visual metaphor associated with the selected web-based application including:

a toolbar configured with one or more visual representations for each of one or more of a plurality of business modules associated with the selected web-based application that are accessible to the participant based on the one or more attributes associated with the participant, each of the plurality of business modules having a plurality of business logic tools,

a business module menu portion configured with one or more menu items for each of one or more of the plurality of business logic tools associated with a selected business module in the plurality of business modules that are accessible to the participant based on the one or more attributes associated with the participant, each of the plurality of business logic tools having a plurality of views configured for displaying data stored in the central data repository,
and

an active business module tool portion configured with one or more of the plurality of views associated with an active business module tool in the plurality of business

module tools that is accessible to the participant based on the one or more attributes associated with the participant;

—execute a web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views and comprising logic for performing at least one post-application insurance underwriting function;

wherein the plurality of participants comprises at least one user, the at least one user being associated with at least one role, the at least one role being operative to determine the web-based applications, business plurality of modules, and business logic tools available to the at least one user and the data available to the at least one user, and

wherein the one or more web-based server computer systems are [[is]] adapted to restrict the business modules and data accessible to the at least one user based on said role.

19. (Previously presented) The system of claim 18, wherein the at least one user is selected from the group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers.

20. (Previously presented) The system of claim 18, wherein the at least one user is selected from the group consisting of: agents and case managers.

21. (Currently amended) The system of claim 18, wherein the ~~plurality of applications are adapted to employ a desktop visual metaphor for accessing the plurality of modules, said desktop visual metaphor~~ associated with the selected web-based application includes[[ing]] at least one selectable icon operable to activate at least one corresponding business module.

22. (Currently amended) The system of claim 18, wherein the plurality of business modules are adapted to allow the plurality of web-based applications to be scalable.

23. (Canceled)

24. (Currently amended) The system of claim 18, wherein each of the plurality of web-based applications ~~modules~~ comprises:
a user profile module for managing profiles of users of the web-based application;
a general administration module for handling administrative tasks pertaining to the web-based application; and
a business module for accomplishing tasks related to insurance underwriting or management.

25. (Currently amended) The system of claim 18, wherein the plurality of business logic tools of each of the plurality of business modules of each of the plurality of web-based applications comprises at least one generic tool and at least one entity-specific tool.

26. (Previously presented) The system of claim 25, wherein the at least one generic tool is adapted to exist in more than one module with similar functionality.

27. (Previously presented) The system of claim 18, wherein the plurality of views comprises:

a summary view;
a list view; and
a detail view.

28. (Currently amended) The system of claim 18, wherein the ~~multi-layer, modular architecture~~ web-based portal is adapted to allow development of new applications, modules, tools, or views.

29-30. (Canceled)

31. (Previously presented) The system of claim 18, wherein the data is encrypted using a secure encryption technology.

32. (Currently amended) The system of claim 18, wherein the web-based portal system is deployed on a portal hosted by a third party.

33. (Currently amended) The system of claim 18, wherein the web-based portal system is deployed on a framework for a plurality of applications.

34. (Currently amended) A non-transitory computer-readable medium storing computer-executable instructions for facilitating communication among at least one participant in an insurance-underwriting process, the computer-readable medium comprising:

instructions for providing a plurality of participants access to a central data repository via a web-based system for storing and organizing data related to the insurance-underwriting process;

instructions for storing and organizing data related to the insurance-underwriting process in the central data repository;

instructions for enabling collaboration among two participants of said participants from the plurality of participants via the Internet using the web-based system, the web-based system comprising a web-based portal providing each participant access to one or more of a plurality of web-based applications hosted by one or more application server computer systems based on one or more attributes associated with the participant, each of the plurality of web-based applications employing a consistent desktop visual metaphor having at least a business module menu portion, an active business module tool portion, and a toolbar a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views and logic for performing at least one post application insurance underwriting function;

instructions for sharing, via the web-based system, the at least a portion of said data among the plurality of participants,

23 instructions for making a determination of based on a role associated with at least
24 one said two participants, at least one of said tools available to said at least one of said two
25 participants and said data available to said at least one of said two participants; and
26 instructions for generating information configured for displaying the desktop
27 visual metaphor associated with a selected web-based application in the plurality of web-based
28 applications to a participant accessing the web-based portable from a client device based on a
29 role associated with the at least one of said at least two participants, the desktop visual metaphor
30 associated with the selected web-based application including:
31 a toolbar configured with one or more visual representations for each of
32 one or more of a plurality of business modules associated with the selected web-based
33 application that are accessible to the participant based on the role associated with the at least one
34 of said at least two participants, each of the plurality of business modules having a plurality of
35 business logic tools,
36 a business module menu portion configured with one or more menu items
37 for each of one or more of the plurality of business logic tools associated with a selected business
38 module in the plurality of business modules that are accessible to the participant based on the
39 role associated with the at least one of said at least two participants, each of the plurality of
40 business logic tools having a plurality of views configured for displaying data stored in the
41 central data repository, and
42 an active business module tool portion configured with one or more of the
43 plurality of views associated with an active business module tool in the plurality of business
44 module tools that is accessible to the participant based on the role associated with the at least one
45 of said at least two participants; and
46 instructions for restricting based on said determination, at least one of said
47 plurality of business logic tools and a portion of said data accessible to said at least one of said
48 two participants.

1 35. (Currently amended) The computer-readable medium of claim 34,
2 wherein each of the plurality of web-based applications modules comprises:

3 a user profile module for managing profiles of users of the web-based application;
4 a general administration module for handling administrative tasks pertaining to
5 the web-based application; and
6 a business module for accomplishing tasks related to insurance underwriting or
7 management.

1 36. (Currently amended) The computer-readable medium of claim 34,
2 wherein the plurality of business logic tools of each of the plurality of business modules of each
3 of the plurality of web-based applications comprises at least one generic tool and at least one
4 entity-specific tool.

1 37. (Currently amended) The computer-readable medium of claim 34, further
2 comprising instructions for restricting, ~~based on said determination,~~ business modules accessible
3 to the at least one user.

1 38. (Currently amended) The computer-readable medium of claim 34,
2 wherein said instructions for providing access to said web-based system include instructions for
3 providing said ~~access using a desktop visual metaphor for accessing the plurality of modules,~~
4 ~~said~~ desktop visual metaphor including at least one selectable icon operable to activate at least
5 one corresponding business module.

39. (Canceled)